

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JAY BRUCE CAMPBELL
GRETCHEN SUE CAMPBELL
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:18-11270 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

May 25, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 12/12/2018 and confirmed on 6/6/19 . The case was subsequently Completed
After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		59,649.22
Less Refunds to Debtor	4,526.37	
TOTAL AMOUNT OF PLAN FUND		55,122.85

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,000.00	
Trustee Fee	2,799.60	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		5,799.60

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	QUICKEN LOANS LLC FKA QUICKEN LOAN	0.00	45,112.12	0.00	45,112.12
	Acct: 3056				
	ALLY FINANCIAL(*)	1,421.54	1,421.54	573.93	1,995.47
	Acct: 4358				
					47,107.59

Priority					
	DANIEL P FOSTER ESQ**	0.00	0.00	0.00	0.00
	Acct:				
	JAY BRUCE CAMPBELL	0.00	0.00	0.00	0.00
	Acct:				
	JAY BRUCE CAMPBELL	4,526.37	4,526.37	0.00	0.00
	Acct:				
	FOSTER LAW OFFICES**	0.00	0.00	0.00	0.00
	Acct:				
	DANIEL P FOSTER ESQ**	3,000.00	3,000.00	0.00	0.00
	Acct:				

*** NONE ***

Unsecured					
	ECMC(*)	1,776.74	146.92	0.00	146.92
	Acct: 2639				
	CAPITAL ONE BANK (USA) NA BY AMERIC	2,374.99	196.39	0.00	196.39
	Acct: 3166				
	CHASE BANK USA NA(*)	5,575.49	461.04	0.00	461.04
	Acct: 1375				
	CHASE BANK USA NA(*)	4,389.90	363.00	0.00	363.00
	Acct: 8432				
	CITIBANK NA**	0.00	0.00	0.00	0.00
	Acct: 6370				
	DISCOVER BANK(*)	6,132.33	507.08	0.00	507.08
	Acct: 7467				
	MERCURY	0.00	0.00	0.00	0.00
	Acct: 3650				
	PORTFOLIO RECOVERY ASSOCIATES, LL	1,698.67	140.46	0.00	140.46

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 7809				
	PORTFOLIO RECOVERY ASSOCIATES, LL	1,683.63	139.22	0.00	139.22
	Acct: 3753				
	PORTFOLIO RECOVERY ASSOCIATES, LL	492.66	40.74	0.00	40.74
	Acct: 0917				
	WAKEFIELD AND ASSOCIATES	0.00	0.00	0.00	0.00
	Acct: 0094				
	UPMC HEALTH SERVICES	1,599.11	132.23	0.00	132.23
	Acct: 7680				
	DIRECTV LLC BY AMERICAN INFOSOURC	90.04	7.45	0.00	7.45
	Acct: 6940				
	UPMC PHYSICIAN SERVICES	125.00	10.34	0.00	10.34
	Acct: 7680				
	SYNCHRONY BANK	856.10	70.79	0.00	70.79
	Acct: 6505				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 0917				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	PENN OHIO ASSOCIATES IN ANESTHESIC	0.00	0.00	0.00	0.00
	Acct:				
					2,215.66

TOTAL PAID TO CREDITORS

49,323.25

TOTAL CLAIMED

PRIORITY 0.00

SECURED 1,421.54

UNSECURED 26,794.66

Date: 05/25/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

JAY BRUCE CAMPBELL
GRETCHEN SUE CAMPBELL
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:18-11270 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Jay Bruce Campbell
Gretchen Sue Campbell
Debtors

Case No. 18-11270-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: May 26, 2022

User: auto
Form ID: pdf900

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Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 28, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Jay Bruce Campbell, Gretchen Sue Campbell, 8238 Lamor Road, Mercer, PA 16137-3116
14963803	+ Penn-Ohio Associates in Anesthesiology, 740 East State Street, Sharon, PA 16146-3328
14992268	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
14992422	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14963793	+ Email/Text: bncnotifications@phea.org	May 26 2022 23:55:00	Aes / Phea, PO Box 61047, Harrisburg, PA 17106-1047
14970049	Email/Text: ally@ebn.phinsolutions.com	May 26 2022 23:54:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14963794	+ Email/Text: ally@ebn.phinsolutions.com	May 26 2022 23:54:00	Ally Financial, PO Box 380901, Bloomington, MN 55438-0901
14963795	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 26 2022 23:54:26	Capital One, 15000 Capital One Drive, Richmond, VA 23238
14983887	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 26 2022 23:54:03	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
14963796	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 26 2022 23:53:35	Capital One N.A., PO Box 30285, Salt Lake City, UT 84130-0285
14995363	+ Email/Text: RASEBN@raslg.com	May 26 2022 23:55:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14963798	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 26 2022 23:54:07	Citi, Po Box 6217, Sioux Falls, SD 57117-6217
14963799	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 26 2022 23:55:00	Comenity Capital Bank / Game Stop, Po Box 182120, Columbus, OH 43218-2120
14963800	Email/Text: mrdiscen@discover.com	May 26 2022 23:54:00	Discover Financial Services LLC, Po Box 15316, Wilmington, DE 19850
14992402	Email/Text: G06041@att.com	May 26 2022 23:55:00	Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008
14978882	Email/Text: mrdiscen@discover.com	May 26 2022 23:54:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15140107	Email/Text: ECMCBKNotices@ecmc.org	May 26 2022 23:55:00	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
14963797	Email/PDF: ais.chase.ebn@aisinfo.com	May 26 2022 23:54:24	Chase Card, Po Box 15298, Wilmington, DE

District/off: 0315-1

User: auto

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			19850
14963801	+ Email/Text: bk@lendingclub.com	May 26 2022 23:55:00	Lending Club Corporation, 71 Stevenson, San Francisco, CA 94105-2934
14963802	+ Email/Text: Mercury@ebn.phinsolutions.com	May 26 2022 23:55:00	Mercury Card / Fb&t / Tsys, Po Box 84064, Columbus, GA 31908-4064
14979297	+ Email/Text: bncnotifications@pheaa.org	May 26 2022 23:55:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14992549	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 26 2022 23:54:06	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14964237	+ Email/PDF: rmscedi@recoverycorp.com	May 26 2022 23:53:47	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14963804	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 26 2022 23:54:05	Portfolio Recovery & Associates, 120 Corporate Boulevard, Suite 1, Norfolk, VA 23502-4952
14963805	+ Email/Text: bankruptcyteam@quickenloans.com	May 26 2022 23:55:00	Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573
14982063	+ Email/Text: bankruptcyteam@quickenloans.com	May 26 2022 23:55:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
14996629	+ Email/Text: bncmail@w-legal.com	May 26 2022 23:55:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
14963806	+ Email/PDF: gecsed@recoverycorp.com	May 26 2022 23:53:32	Syncb / Amazon, Po Box 965015, Orlando, FL 32896-5015
14963807	+ Email/PDF: gecsed@recoverycorp.com	May 26 2022 23:54:25	Syncb / Walmart, Po Box 965024, Orlando, FL 32896-5024
14963808	+ Email/PDF: gecsed@recoverycorp.com	May 26 2022 23:54:02	Synchrony Bank, 950 Forrer Boulevard, Kettering, OH 45420-1469
14992268	^ MEBN	May 26 2022 23:47:33	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
14992422	^ MEBN	May 26 2022 23:47:17	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
14963809	Email/Text: bankruptcytn@wakeassoc.com	May 26 2022 23:55:00	Wakefield & Associates, Po Box 50250, Knoxville, TN 37950
TOTAL: 29			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Quicken Loans Inc.
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/
cr	*	ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

District/off: 0315-1

User: auto

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Date Rcvd: May 26, 2022

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complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 28, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 25, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Quicken Loans Inc. bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Joint Debtor Gretchen Sue Campbell dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Debtor Jay Bruce Campbell dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Maria Miksich	on behalf of Creditor Quicken Loans Inc. mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 7